



# The State Apartment Incentive Loan (SAIL) Program: An Overview

February 18, 2021



# Presenters

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## Gladys Cook

Resilience and Recovery Director,  
and Technical Advisor  
Florida Housing Coalition



## Jean Salmonsens

Assistant Director of Multifamily  
Allocations  
Florida Housing Finance  
Corporation



## Jeff Kiss

Principal  
Banyan Development Group  
<http://banyandevelopmentgroup.com/>

THE FLORIDA HOUSING COALITION



# Our Thanks to the Florida Housing Catalyst Program

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**AFFORDABLE HOUSING CATALYST PROGRAM**

Sponsored by the Florida Housing  
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# Catalyst Training Schedule

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[www.flhousing.org](http://www.flhousing.org)

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# Logistics for Today's Webinar

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- All attendees are muted
- Please type in your questions. We will answer questions throughout the webinar.
- Webinar is being recorded and will be posted to our website
- Handouts
  - PowerPoint for today's webinar
  - SAIL Rule
  - Financial Reporting Form SR-1

# Poll #1

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- Who's attending today?
  - Local government staff
  - Elected official or advisory board member
  - Nonprofit developer – staff or board member
  - For profit developer
  - Other

# Today's Agenda

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- Source and Purpose of SAIL program
- About the program
  - Terms
  - Set-asides
- The SAIL application process
  - RFA process-timeline, listserv, workshops, lottery
  - SAIL specific RFA's
  - Tips on a successful RFA response
- Program Compliance
- Putting SAIL to work – project examples
- Q&A



# About the Program

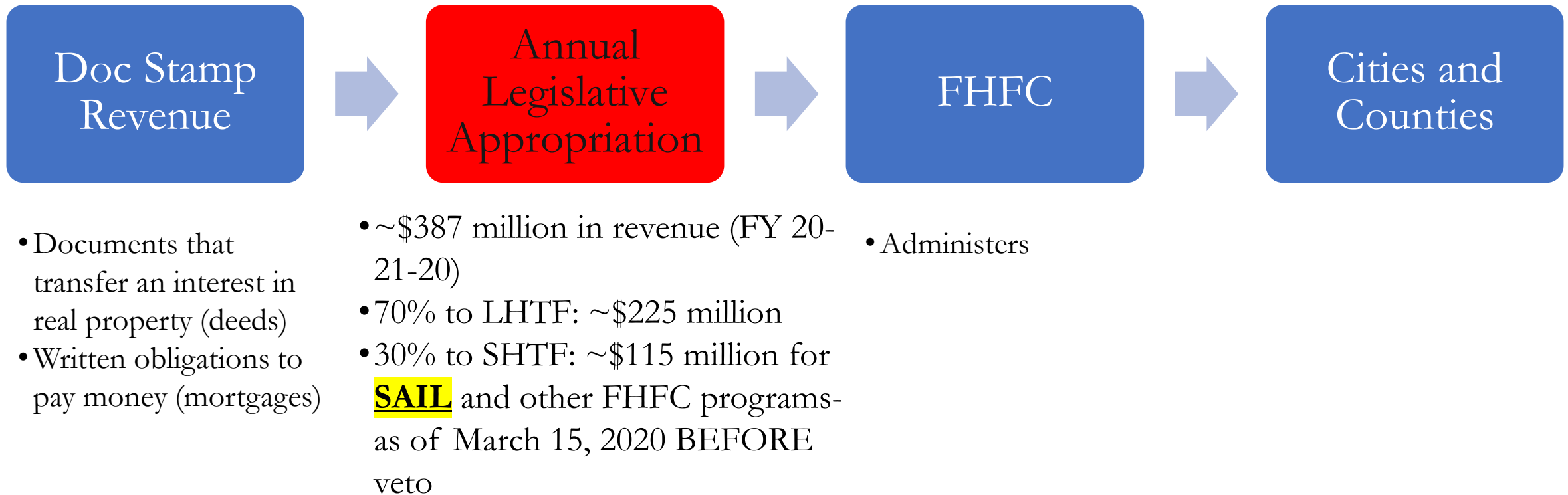
THE FLORIDA HOUSING COALITION





# Source of SAIL: Sadowski Trust Funds

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# Main Purpose SAIL: Fill Funding Gaps

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ORIGINAL PURPOSE FOR SAIL- TO FILL GAP IN 4% HOUSING CREDIT/BOND DEALS

WORKFORCE HOUSING

LARGE PERMANENT SUPPORTIVE HOUSING

SMALL PERMANENT SUPPORTIVE HOUSING

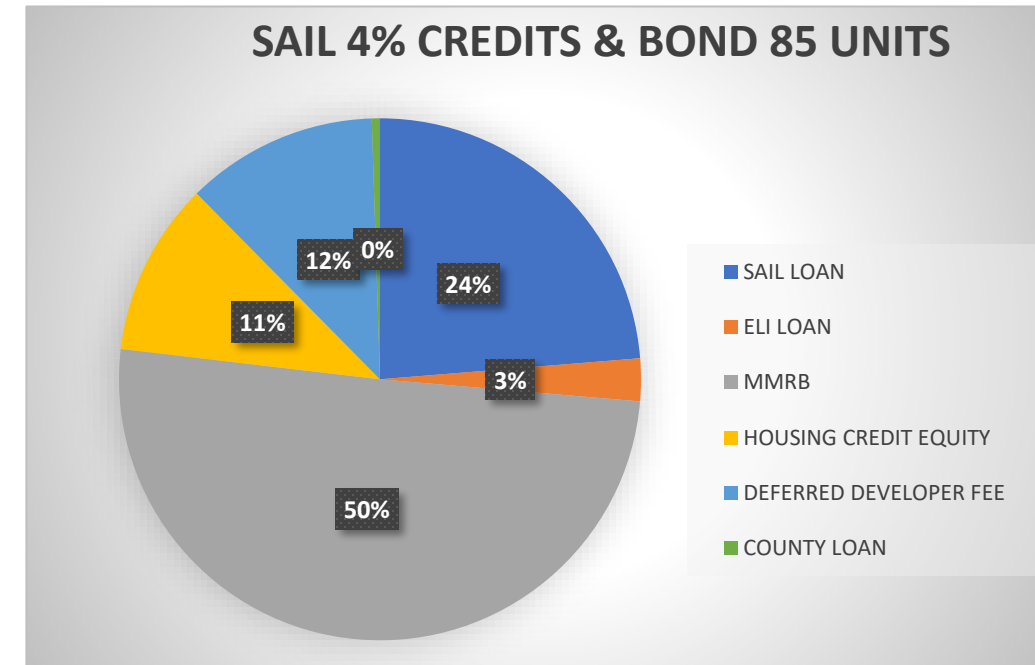
FARMWORKER-FISHERWORKER

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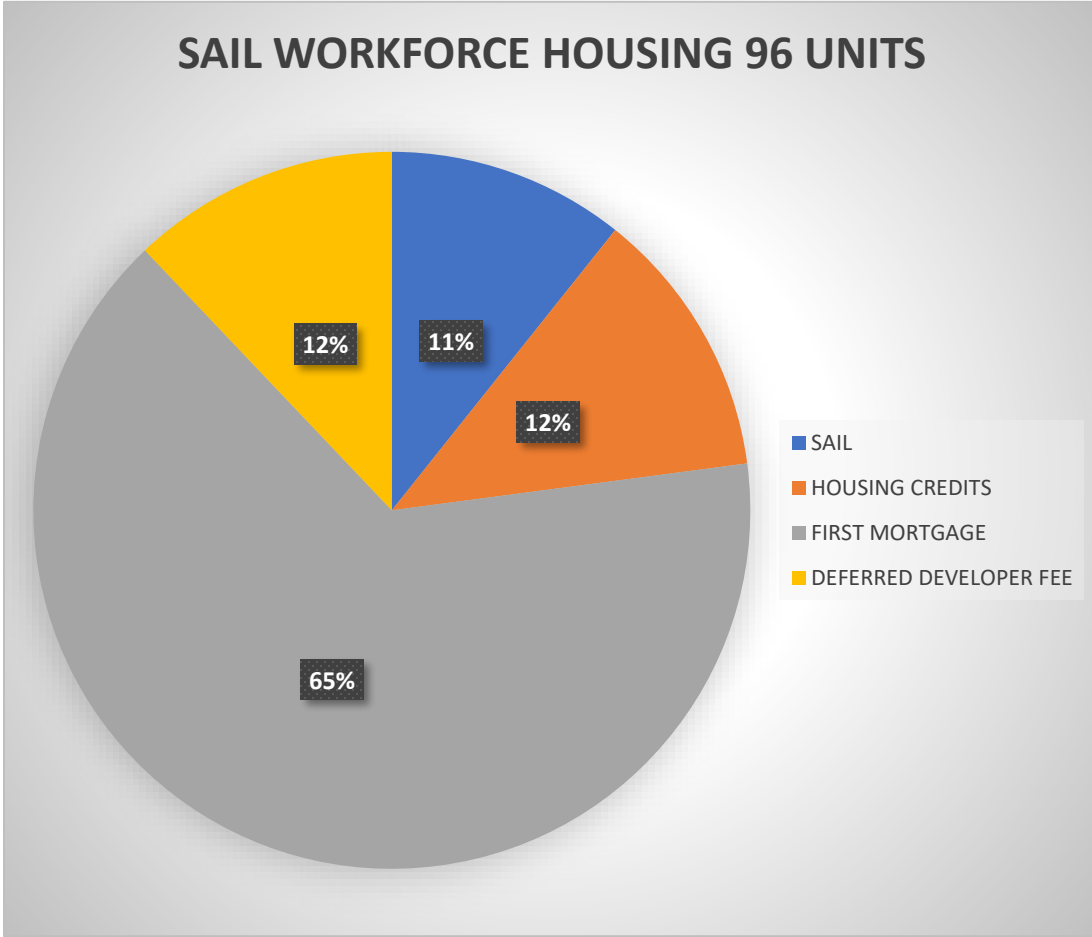
# SAIL 4% CREDITS & BOND + LOCAL \$

SAIL 4% CREDITS PLUS BOND	
TOTAL DEVELOPMENT COST	20,667,211
SAIL LOAN	5,400,000
ELI LOAN	600,000
MMRB	11,500,000
HOUSING CREDIT EQUITY	2,449,162
DEFERRED DEVELOPER FEE	2,706,367
COUNTY LOAN	115,000



# SAIL WORKFORCE HOUSING EXAMPLE

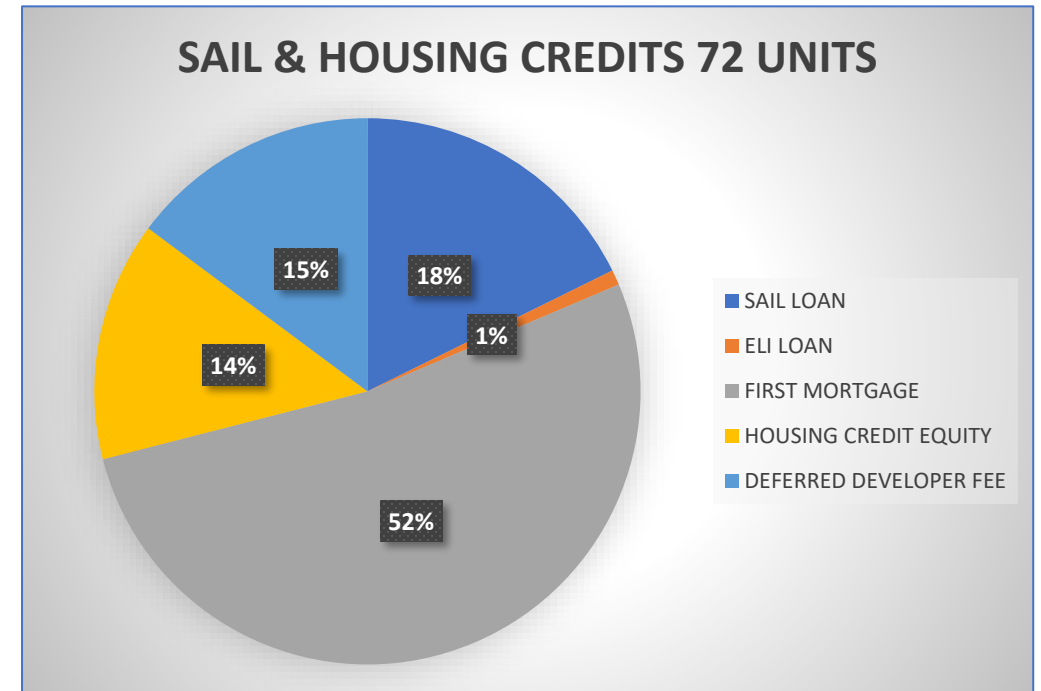
SAIL WORKFORCE 9% HOUSING CREDITS EXAMPLE	
TOTAL DEVELOPMENT COST	27,649,447
SAIL	3,000,000
HOUSING CREDITS	3,415,802
FIRST MORTGAGE	18,200,000
DEFERRED DEVELOPER FEE	3,386,130





# SAIL & HOUSING CREDITS – HOMELESS AND DISABLING CONDITIONS

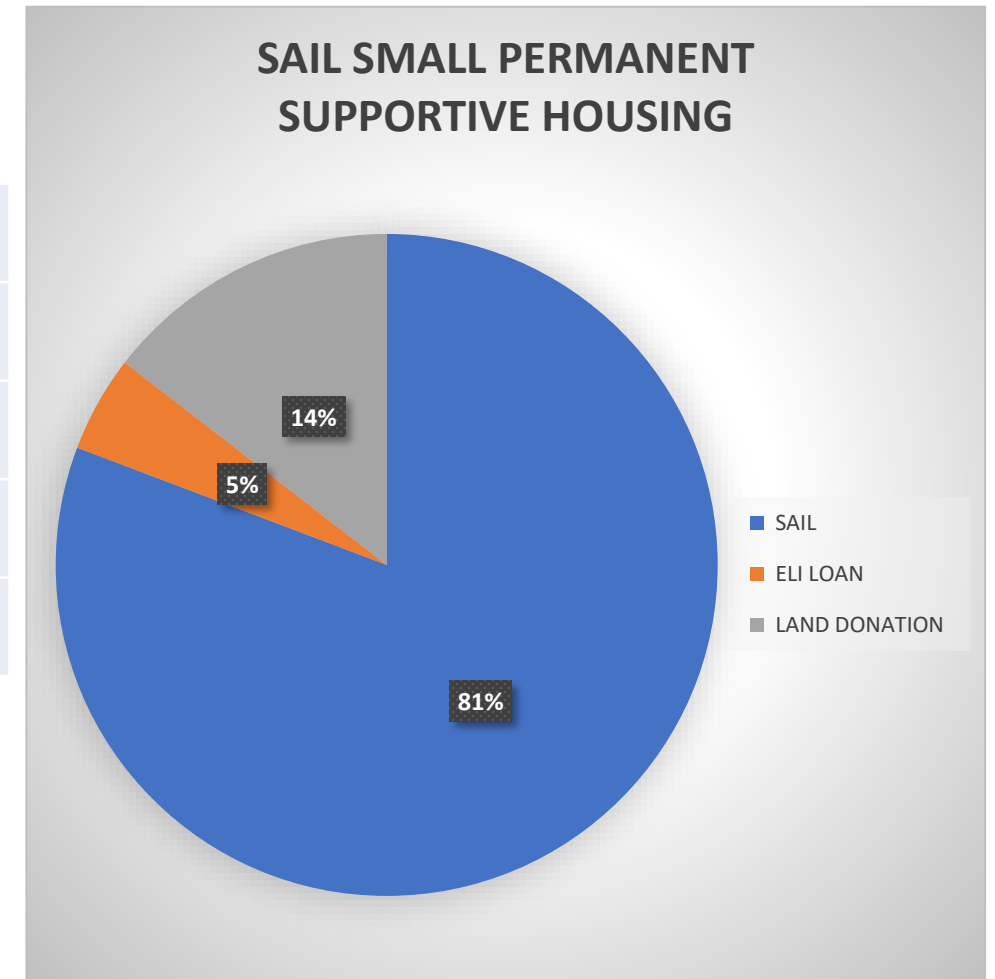
SAIL & HOUSING CREDITS HOMELESS	
TOTAL DEVELOPMENT COST	19,379,880
SAIL LOAN	3,820,000
ELI LOAN	194,700
FIRST MORTGAGE	11,300,000
HOUSING CREDIT EQUITY	3,059,694
DEFERRED DEVELOPER FEE	3,196,665



# SAIL SMALL SPECIAL NEEDS EXAMPLE

## SAIL SMALL PROJECTS FOR SPECIAL NEEDS

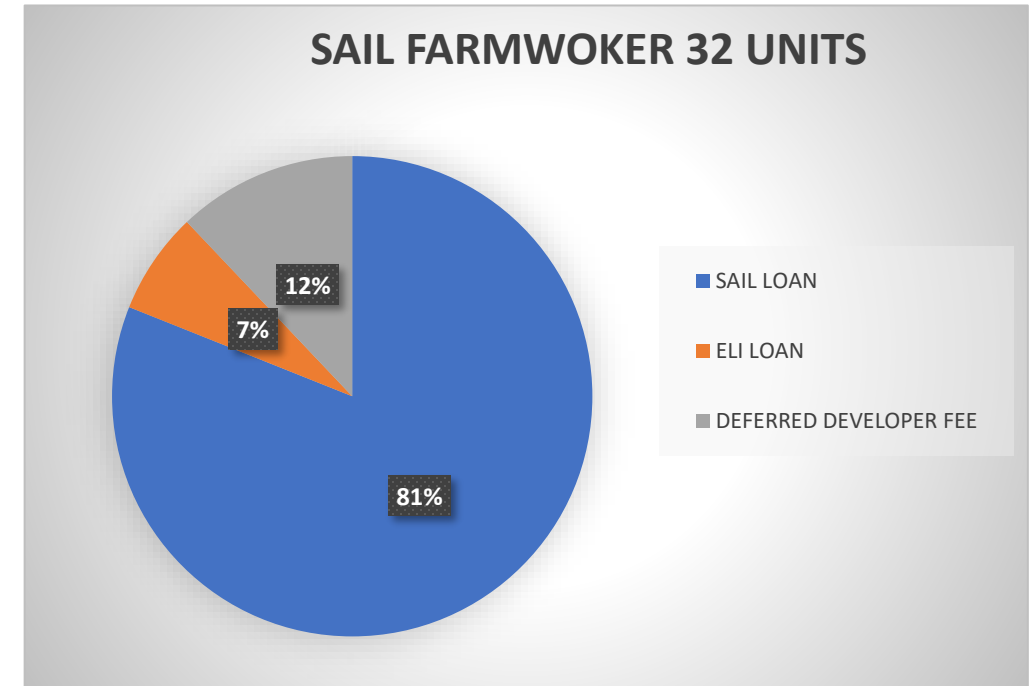
TOTAL DEVELOPMENT COST	<b>4,816,789</b>
SAIL	<b>3,890,189</b>
ELI LOAN	226,600
LAND DONATION	700,000



# SAIL FARMWORKER/FISHERWORKER

## SAIL FARMWORKER FISHERWORKER

TOTAL DEVELOPMENT COST	7,014,105
SAIL LOAN	5,992,000
ELI LOAN	508,000
DEFERRED DEVELOPER FEE	892,980



# The Basics

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- Administered by FHFC
- Accessed through Request for Applications (RFA) process
- Can be used for
  - New Construction
  - Acquisition/Rehab
- Approximately \$ 126.7 Million available in 2020/2021
- <https://www.flhousing.org/wp-content/uploads/2021/01/Sadowski-Trust-Fund-Webinar-2021-01-25.pdf>



# Terms

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- Part of gap financing, not to exceed 25 % of development costs (with some exceptions)
- Usually paired with:
  - Multifamily Mortgage Revenue Bonds
  - Housing Credits
  - HOME

# Terms

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- Exceptions to 25% cap include:
  - Nonprofit/public sponsors with at least 10% from other sources
  - Developments with at least 80% set aside for defined demographics
  - Committing units for Extremely Low-Income households
    - 10% if using Competitive Housing Credits
    - 5% if not using Competitive Housing Credits

# Other General Terms of SAIL Loans

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- Non-amortizing
- May be in first or subordinate position
- Interest rate: 0-1%
- Annual interest payment based on development cash flow and lien position of SAIL loan
- Not more than 15 years, unless
  - Longer term required for housing credit investor
  - Loan is in subordinate position – then may be coterminous with longest term of a superior loan
- Full balance due at maturity

# Set-asides

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- Income Set-asides
  - Minimum 40% at 60% AMI or 20% at 50% AMI (unless otherwise stated in RFA)
  - Extremely low-income households
- Other Demographic Set-asides
  - Family
  - Elderly
  - Homeless
  - Commercial Fishing Workers and Farmworkers
  - Persons with Special Needs
  - Youths Aging out of Foster Care



# Restrictions on Eligibility

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- Construction financing has closed or will close prior to preliminary commitment of SAIL
- Project has already received an award of housing credits not involving tax-exempt bonds
- Project already has a preliminary commitment of SAIL or state HOME
- Development site is already subject to an FHFC LURA or EUA, with these exceptions:
  - LURA for PLP or Elderly Housing Community Loan programs
  - Existing building(s) constructed at least 25 years prior, applicant qualifies for Homeless demographic, and is for acquisition/rehab



# How to Apply

Jean Salmonsens, Assistant Director of Multifamily Allocations  
Florida Housing Finance Corporation

# What's an RFA?

- The Multifamily Allocation process = RFAs
- As seen on timeline, Florida Housing issues about 15 RFAs each year, July 1 through June 30
- Prior to 2013, Florida Housing issued all funding in one Application Cycle – One Size Fits All Approach
- RFAs allow a nuanced approach to target specific demographic and geographic groups
- RFAs also allow faster reaction times and flexibility to sudden issues that affect housing in Florida
  - Example
    - Hurricane Michael made landfall October 2018 and the first RFA for recovery efforts was issued in February 2019.

# Rental Funding Programs

## Federal Funding

- Multifamily Mortgage Revenue Bonds (MMRB)
- HOME Investment Partnerships (HOME-Rental)
- Low-Income Housing Tax Credits, Competitive and Non-Competitive

## State Funding

- State Grant Funding for Persons with Developmental Disabilities
- State Apartment Incentive Loan (SAIL)
- Community Workforce Housing Program



# SAIL Funding Breakdown - Demographic

Demographic Category	% to be Allocated, per Ch. 420.5087(3) F.S.	Funding made available
Commercial Fishing Workers and Farmworkers	5.0%	\$6,396,250
Families	47.4%	\$60,636,450
Persons who are Homeless	10%	\$12,792,500
Persons with Special Needs	13.0%	\$16,630,250
Elderly Persons	24.6%	\$31,469,550

## RFA Timeline for RFAs issued in 2020-2021 (subject to change)

Subject of RFA	RFA Workshop	RFA Issue Date	RFA Due Date	Review Committee (make recommendations to Board)
RFA 2020-201 Housing Credit Financing for Affordable Housing Developments Located in Medium and Small Counties	7/28/2020	8/26/2020	11/5/2020	1/12/2021
RFA 2020-202 Housing Credit Financing for Affordable Housing Developments Located in Broward, Duval, Hillsborough, Orange, Palm Beach, and Pinellas Counties	7/28/2020	8/26/2020	10/20/2020	11/17/2020
RFA 2020-203 Housing Credit Financing for Affordable Housing Developments Located in Miami-Dade County	7/28/2020	8/26/2020	11/17/2020	1/13/2021
RFA 2020-204 Housing Credit Financing for the Preservation of Existing Affordable Multifamily Housing Developments	8/11/2020	9/3/2020	10/22/2020	11/17/2020
RFA 2020-205 SAIL Financing of Affordable Multifamily Housing Developments to be Used in Conjunction with Tax-Exempt Bonds and Non-Competitive Housing Credits	9/15/2020	10/15/2020	11/18/2020	1/13/2021
RFA 2020-101 Elderly Housing Community Loan	9/22/2020	10/22/2020	11/19/2020	12/16/2020
RFA 2020-206 HOME Financing for the construction of small, rural Developments	9/15/2020	10/29/2020	11/19/2020	1/12/2021

## RFA Timeline for RFAs issued in 2020-2021 (subject to change)

Subject of RFA	RFA Workshop	RFA Issue Date	RFA Due Date	Review Committee (make recommendations to Board)
RFA 2021-102 SAIL Financing for Smaller Permanent Supportive Housing Developments for Persons with Special Needs	10/22/2020	12/1/2020	3/11/2021	4/20/2021
RFA 2021-103 Housing Credit and SAIL Financing to Develop Housing for Homeless Persons	1/19/2021	2/2/2021	3/10/2021	4/20/2021
RFA 2021-106 Financing to Develop Housing for Persons with Disabling Conditions / Developmental Disabilities	1/26/2021	2/9/2021	3/16/2021	4/21/2021
RFA 2021-104 SAIL Financing Farmworker and Commercial Fishing Worker Housing	11/10/2021	12/14/021	1/14/2021	3/3/2021
RFA 2021-105 Financing to Build Smaller Permanent Supportive Housing Properties for Persons with Developmental Disabilities	2/23/2021	3/9/2021	4/21/2021	6/2/2021
RFA 2021-208 SAIL Financing for the Construction of Workforce Housing	2/11/2021	3/2/2021	4/13/2021	6/2/2021

Sounds great!!  
How Do I get Started?

# First steps

- Sign-up for Florida Housing's E-News on [www.floridahousing.org](http://www.floridahousing.org)

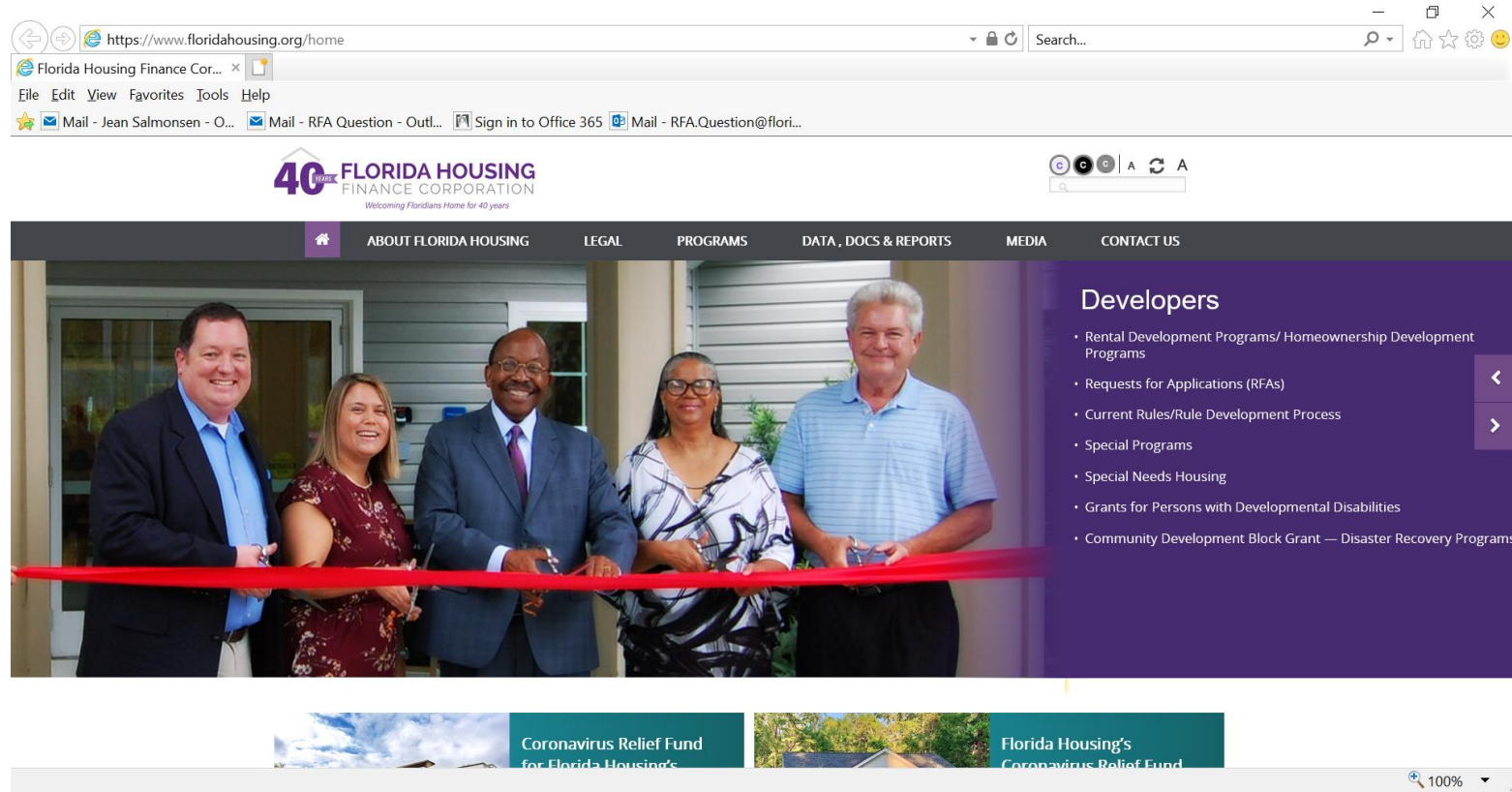
## Sign up for Florida Housing's E-News

Click SUBSCRIBE to sign up for notifications from Florida Housing about programs, funding and other information

SUBSCRIBE

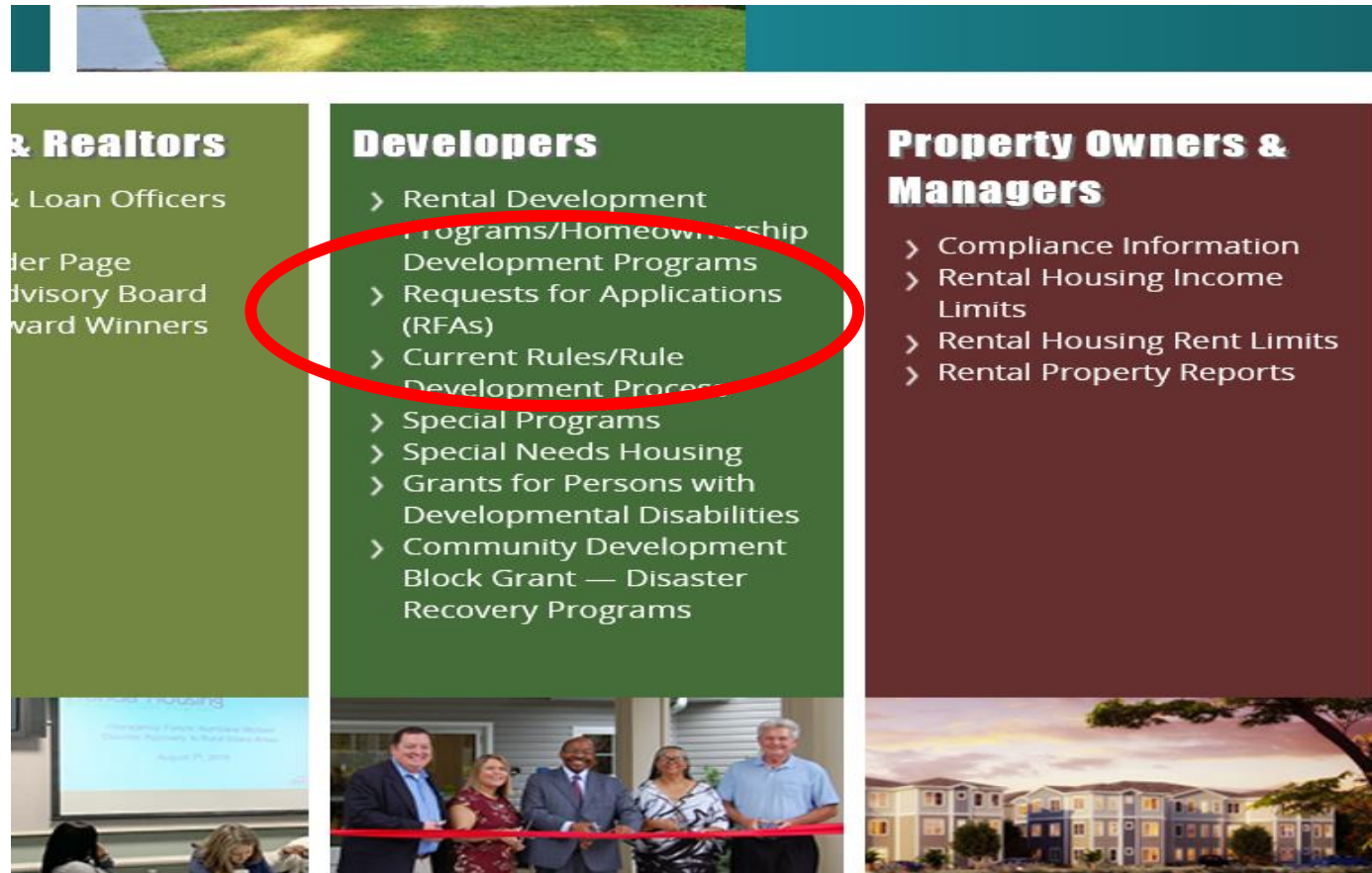
- Review Timeline and note which RFAs you may pursue
- Review similar RFAs from previous years and the applications that were submitted
- Begin preparations for applying and gather required documents
- Plan to attend workshop or listen to the recording after event

# Go to [www.floridahousing.org](https://www.floridahousing.org)

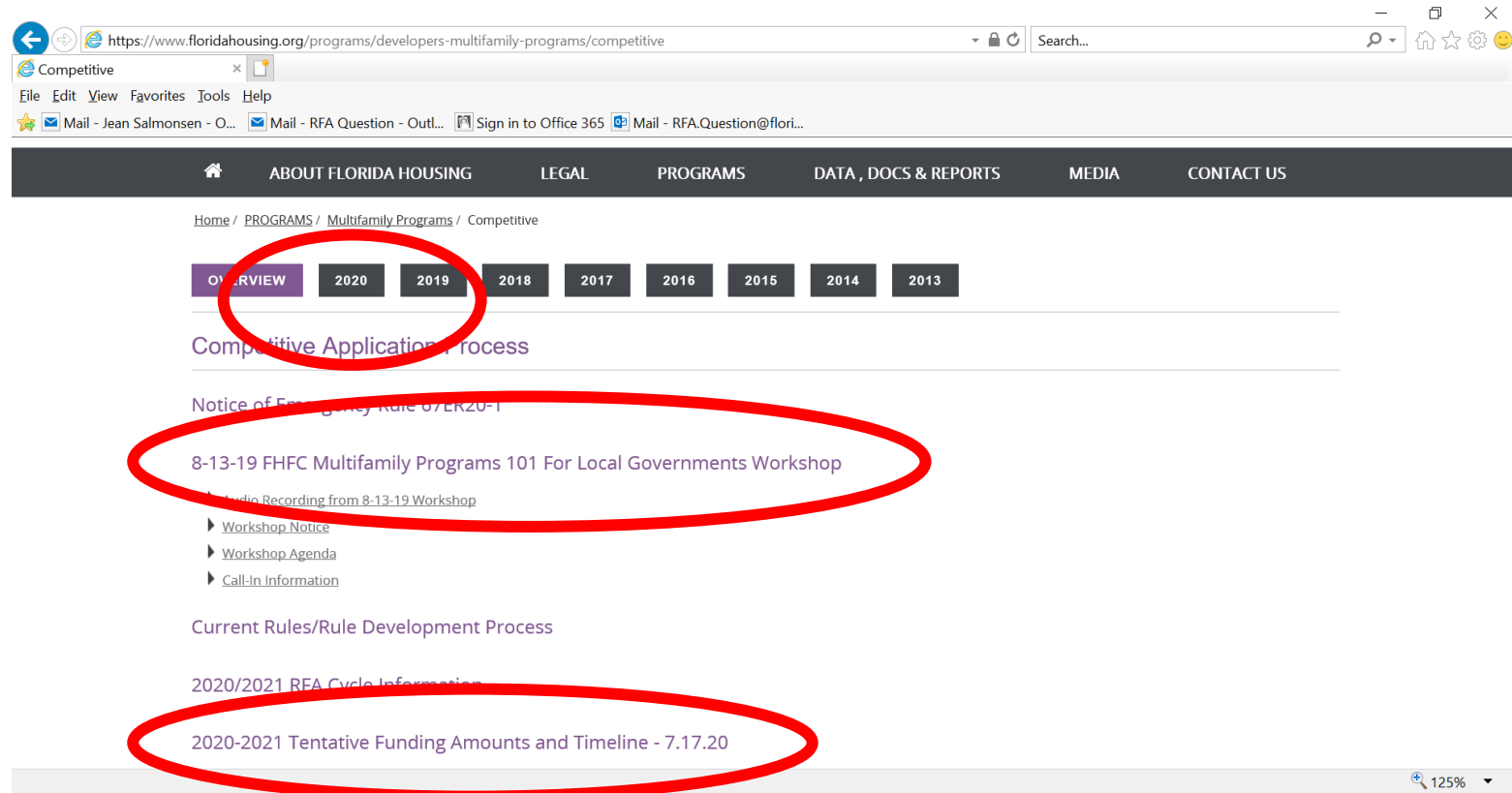




# Finding materials on [www.floridahousing.org](http://www.floridahousing.org)



# Finding materials on www.floridahousing.org



# Finding materials on www.floridahousing.org

The screenshot shows a web browser window with the URL <https://www.floridahousing.org/programs/developers-multifamily-programs/competitive/2020/>. The page features a navigation bar with links to various RFA programs for 2020, including 2020-302, 2020-208, 2020-205, 2020-204, 2020-203, 2020-202, 2020-201, 2020-106, 2020-105, 2020-104, 2020-103, 2020-102, and 2020-101. Below the navigation bar, the main heading is "Competitive Application Process". Under this heading, there is a section titled "Request for Applications (RFAs)" which states: "The Principals Disclosure requirements for each RFA are outlined on each specific RFA web page". A list of links follows, each preceded by a right-pointing triangle icon. The links are: [RFA 2020-302 Community Development Block Grant-Disaster Recovery \(CDBG-DR\) in Monroe County](#), [RFA 2020-208 SAIL Financing for the Construction of Workforce Housing](#), [RFA 2020-205 SAIL Financing of Affordable Multifamily Housing Developments to be Used in Conjunction with Tax-Exempt Bonds and Non-Competitive Housing Credits](#), [RFA 2020-204 Housing Credit Financing for the Preservation of Existing Affordable Multifamily Housing Developments](#), [RFA 2020-203 Housing Credit Financing for Affordable Housing Developments Located in Miami-Dade County](#), [RFA 2020-202 Housing Credit Financing for Affordable Housing Developments Located in Broward, Duval, Hillsborough, Orange, Palm Beach, and Pinellas Counties](#), [RFA 2020-201 Housing Credit Financing for Affordable Housing Developments Located in Medium and Small Counties](#), [RFA 2020-106 Financing to Develop Housing for Persons with Disabling Conditions / Developmental Disabilities](#), [RFA 2020-105 Financing to Build Smaller Permanent Supportive Housing Properties for Persons with Developmental Disabilities](#), [RFA 2020-104 SAIL Financing Farmworker and Commercial Fishing Worker Housing](#), [RFA 2020-103 Housing Credit and SAIL Financing to Develop Housing for Homeless Persons](#), [RFA 2020-102 SAIL Financing for Smaller Permanent Supportive Housing Developments for Persons with Special Needs](#), and [RFA 2020-101 Elderly Housing Community Loan](#). The bottom of the page features the Florida Housing Finance Corporation logo and a zoom level of 125%.

Competitive - 2020

File Edit View Favorites Tools Help

Mail - Jean Salmonsens - O... Mail - RFA Question - Outl... Sign in to Office 365 Mail - RFA.Question@flori...

2020-302 2020-208 2020-205 2020-204 2020-203 2020-202 2020-201 2020-106 2020-105 2020-104

2020-103 2020-102 2020-101

## Competitive Application Process

### Request for Applications (RFAs)

The Principals Disclosure requirements for each RFA are outlined on each specific RFA web page

- ▶ [RFA 2020-302 Community Development Block Grant-Disaster Recovery \(CDBG-DR\) in Monroe County](#)
- ▶ [RFA 2020-208 SAIL Financing for the Construction of Workforce Housing](#)
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- ▶ [RFA 2020-101 Elderly Housing Community Loan](#)

ing affordable

125%

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Finance Corporation

# Finding materials on www.floridahousing.org

Competitive - 2020-105

floridahousing.org/programs/developers-multifamily-programs/competitive/2020/2020-105

Apps Webinar Paychex Flex MF Applications Florida Housing Fin... Sitefinity FHFC - internal ma... intranet Procorem minutes.pdf

2020-302 2020-211 2020-208 2020-206 2020-205 2020-204 2020-203 2020-202 2020-201 2020-106

2020-105 2020-104 2020-103 2020-102 2020-101

## RFA 2020-105 Financing To Build Smaller Permanent Supportive Housing Properties For Persons With Developmental Disabilities

[Board Approved Preliminary Awards/Notice of Intended Decision \(posted July 21, 2020 at 3:50 p.m.\)](#)

- ▶ [Received Applications \(Excel\)](#)
- ▶ [Applications selected for funding \(Excel\)](#)

+ Review Board Recommendations to be Presented to the Board on July 17, 2020

- [Notice of Intent to Protest](#)

- ▶ [Human Development Center, Inc.](#)

- [Complete RFA issued at 3:10 p.m. on April 13, 2020](#)

- ▶ [Complete RFA 2020-105](#)

RFA 2020-105 Application Submitted Report

[View Submitted Applications](#)

[Questions and Answers regarding RFA 2020-105](#)

+ 3-4-2020 Workshop Information

+ Draft RFA

+ Other Information Related to RFA 2020-105

+ Forms Related to RFA 2020-105

# Timeline – from submission of Application to occupancy

- Workshop (1 or more)
  - 3-4 Weeks for public comment
  - Draft of RFA usually available prior to workshop
- Issue RFA
  - At least 4 Weeks for application preparation
- Due Date
  - At least 4 Weeks for scoring
- Review Committee Meeting
  - 2-3 Weeks prior to Board Meeting
- Board Approval
  - Litigation 2-5 Months
- Invitation to Credit Underwriting
  - 9-12 Months Credit Underwriting Process
- Completion of Credit Underwriting

Read, Read, Read

## Credit Underwriting Process

- Rule 67-21, F.A.C.
- Rule 67-48, F.A.C.

## Overview of Application Process and Litigation Process

- Rule 67-60, F.A.C.

# What an RFA looks like – Sections One through Six

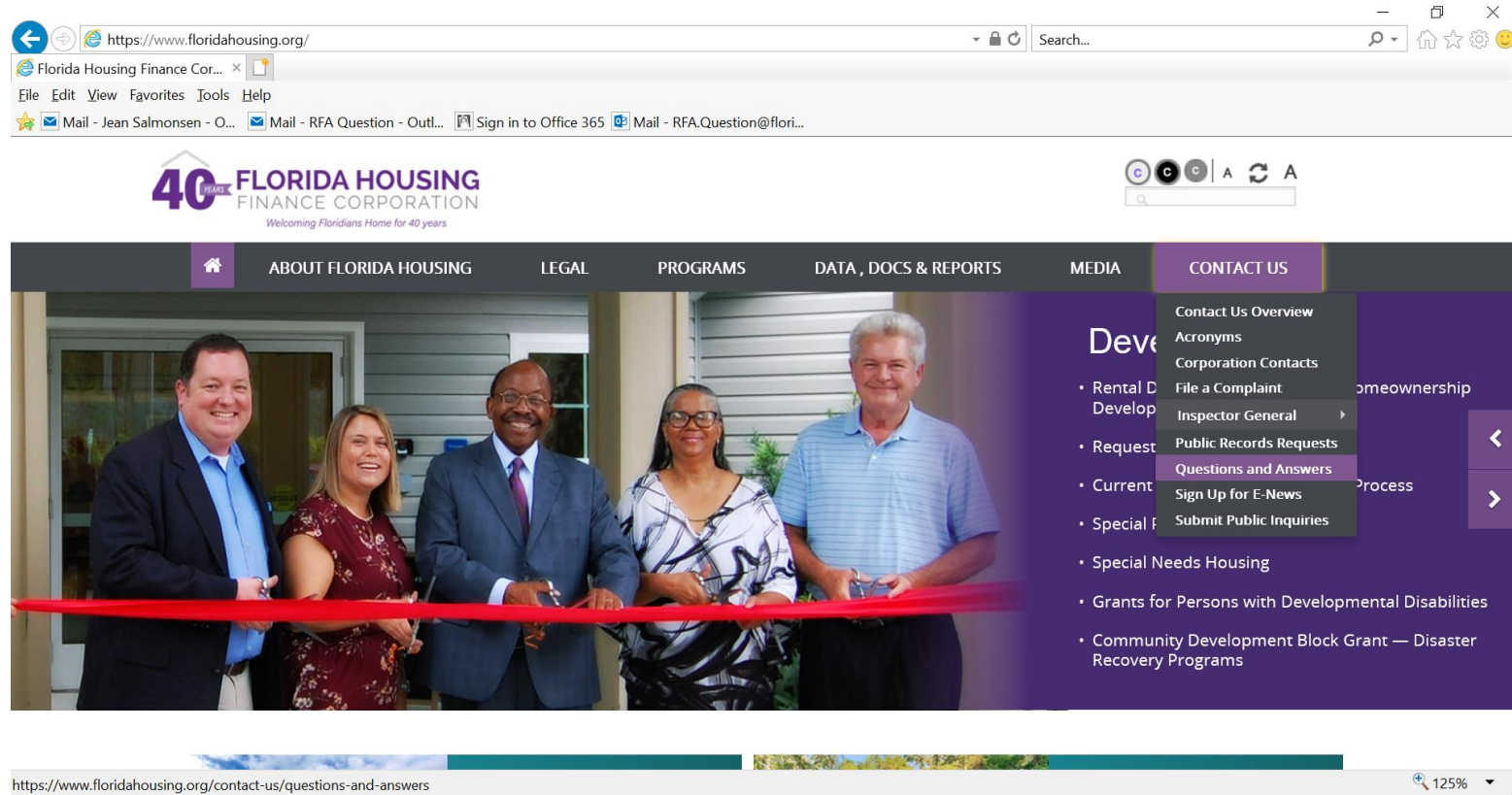
- Section One – Introduction
- Section Two – Definitions
- Section Three – Submission Requirements
- Section Four – Instructions on how to fill out the Application (Exhibit A)
- Section Five – Funding Selection Process, including goals, points awarded, and tie-breakers
- Section Six – Brief Overview of the Award Process



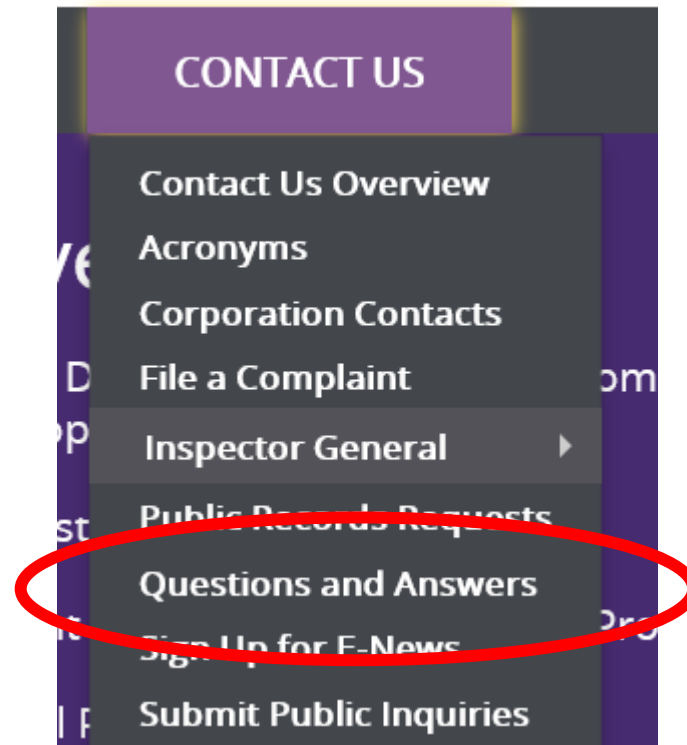
# What an RFA looks like – Exhibits

- Exhibit A – the Application
- Exhibit B – the Definitions specific to the RFA, outside of Rules
- Exhibit C – additional information used by scorers
- Exhibit D – Timeline
- Exhibit E – Additional Requirements for Link Units for Persons with Special Needs
- Exhibit F – Rehabilitation Scoping Process with a Capital Needs Assessment
- Exhibit G – Tenant Application and Selection Requirements

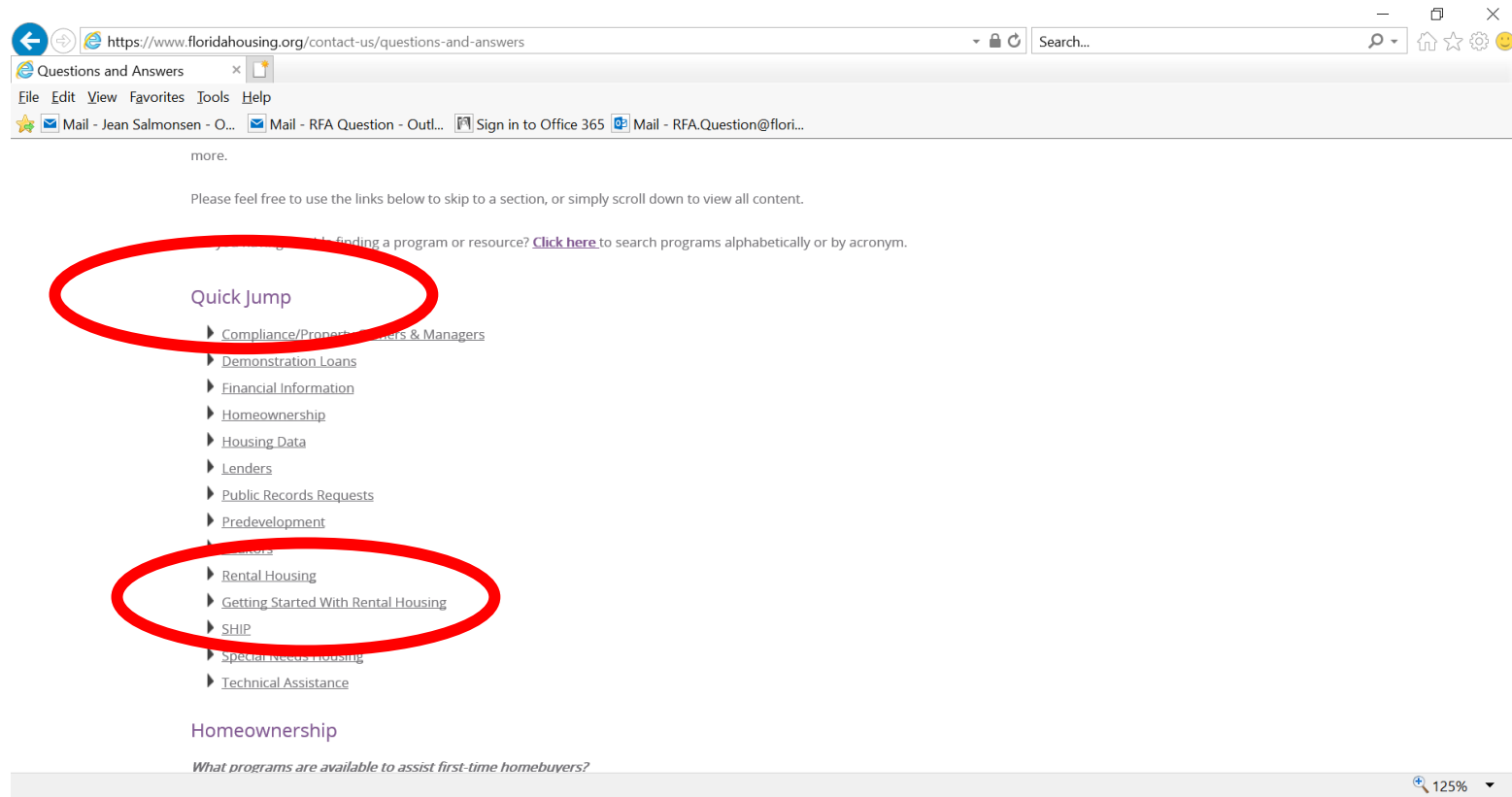
# “Getting Started with Affordable Housing” article



# “Getting Started with Affordable Housing” article



# “Getting Started with Affordable Housing” article



Browser window showing the URL: <https://www.floridahousing.org/contact-us/questions-and-answers#GettingStarted>

Page Title: Questions and Answers

Menu: File Edit View Favorites Tools Help

Navigation: Mail - Jean Salmonsens - Ou... Mail - RFA Question - Outlo... Sign in to Office 365 Mail - RFA.Question@florid...

## Getting Started With Rental Housing

*How do I get started finding information and funding to build affordable rental housing?*

At Florida Housing, we call our rental housing programs "Multifamily Programs" and our Multifamily Program applications "Requests for Applications" or "RFAs". We issue about 15 a year, varying by the demographic or geographic targeted and the type of funding offered. Information about the types of funding we offer for Multifamily Programs (loans, grants, Housing Credits, bonds) can be found here: <http://www.floridahousing.org/programs/developers-multifamily-programs>. Most can be used for both new construction and acquisition/rehabilitation.

Our multifamily programs often require at least 30 units. If you are wanting to develop something smaller another good source may be the local government housing office in your area. There is a program called SHIP that local governments administer, and they each determine what kind of uses are allowed for the funding. Information about SHIP, including a link to help find local SHIP offices, can be found here: <http://www.floridahousing.org/programs/special-programs/ship--state-housing-initiatives-partnership-program>.

For our multifamily funding RFAs, the timeline of upcoming applications, which can be a good starting point page, can be found here: <http://www.floridahousing.org/programs/developers-multifamily-programs/competitive>. Each has a specific financing program, e.g. 9% tax credits, loans, etc. and some have a specific demographic, or type of construction, e.g. rehabilitation/preservation. You can sign up for our Listserv to be notified when we do set the dates, issue drafts and applications, etc. by going to <http://listserv.floridahousing.org> and signing up for the Multifamily Programs list.

To get an idea of program requirements, you can look at previous applications we have issued, but note that they can change from year to year on the details. Information about our Competitive RFAs can be found at <http://www.floridahousing.org/programs/developers-multifamily-programs/competitive>.

There is also a non-competitive housing credit program that has a different process from the programs listed above, however it is more geared toward large developments. Because of all the fees involved, you need a larger scale to make it work. Information about the program can be found at <http://www.floridahousing.org/programs/developers-multifamily-programs/non-competitive>.

As it pertains to general information about the tax credit program, it is a federal program established by Section 42 of the Internal Revenue Code, so reading that would give you some information <https://www.irs.gov/pub/irs-drop/rr-04-82.pdf>. There are some good sources on the website to learn the basics such as Novogradac and Enterprise Community Partners. There is an experience requirement for this program, so you would have to partner with a developer who has built or rehabbed affordable housing before. Visit [http://www.novoco.com/events/webinars/lihtc/2015/lihtc\\_101/index.php](http://www.novoco.com/events/webinars/lihtc/2015/lihtc_101/index.php), <http://www.enterprisecommunity.com/financing-and-development/low-income-housing-tax-credits/about-lihtc> and <http://ntcic.webfactions.com/tax-credit-basics/lihtc-basics/>.

If you are a non-profit organization or an arm of a local government, you may be able to apply for the Predevelopment Loan Program (PLP). PLP allows you to access low interest financing (1% interest) and technical assistance during the pre-construction phase of developing affordable housing. This program can be used for both homeownership and multifamily

100%

# Questions?

**Jean Salmonsens**

Assistant Director of Multifamily Allocations

[Jean.Salmonsens@floridahousing.org](mailto:Jean.Salmonsens@floridahousing.org)

850-488-4197

# Compliance

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- Audited financial statements
- Certification of information needed to determine annual payment (exceptions for first year of operations – see Rule)
  - Annual reporting form
  - Financial Reporting Form SR-1
  - Any other financial reporting detailed in the RFA
- Set-asides and other key terms also included in LURA and monitored by FHFC
- Compliance period – 50 years unless otherwise stated in RFA



# Compliance

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- Set-asides and other key terms also included in LURA and monitored by FHFC
- Reporting requirements may include
  - Rent rolls
  - Financial statements
  - Insurance certificates
- Compliance period – 50 years unless otherwise stated in RFA

# End of Loan Term

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- Loan term
- Full balance due at end of loan term
- Other options, such as sale, transfer or refinancing of the SAIL development, or extension of SAIL loan, are
  - Subject to Board approval
  - Based on documentable facts and circumstances
  - Requirements set forth in Rule
- SAIL loan assumable if requirements of original loan met, otherwise must be repaid from proceeds of sale

# Putting SAIL to Work

Jeff Kiss, Principal  
Banyan Development Group

THE FLORIDA HOUSING COALITION









# Banyan Court

- Newly constructed, 85-unit, apartment home community located Lake Worth Beach, FL.
- 4 garden-style, 3-story buildings; 2-and 3-bedroom units with a clubhouse/leasing office
- Serves families earning 60% of the Area Median Income (AMI) or \$36,900 (individual); with 10% of these units reserved for those earning at or below 33% of AMI or \$20,300 (individual)
- 50- year affordability period required by the State Apartment Incentive Loan (SAIL) program



# Banyan Court

- **\$20.1 mm financing closed in 2018 with SAIL loan (\$6 mm), Tax-Exempt Bonds (\$5 mm) and 4% Housing Credits (\$7.4 MM) from the Florida Housing Finance Corporation (FHFC) plus a SHIP loan (\$115,000) from Palm Beach County and Deferred Developer Fee (\$1.6 mm)**
- **Annual debt service--\$471,000 or \$5,541 per unit; Breakeven economic occupancy – 95%**
- **Since opening in June of 2019, Banyan Court has been 100% occupied with a waiting list.**



# SAIL – Public/Private Partnership Takeaways

- Bond financing with housing credits have high fixed costs
- Larger developments spread fixed costs across more units
- SAIL provides the soft gap financing that makes the numbers work
- Multiple sources make these deals more complicated and riskier
- Revenues must cover operations over a long affordability period
- Sound ownership and property management are keys to success
- Eventually SAIL must be repaid so the loan can be recycled
- SAIL attracts private capital and investment to affordable housing



ANY  
QUESTIONS  
?

# FLORIDA HOUSING COALITION PUBLICATIONS

Access these valuable resources and more under the Publications tab at [Flhousing.org](http://Flhousing.org)

Housing News Network Journal

Florida Home Matters Report

Accessory Dwelling Unit (ADU) Guidebook

Adaptive Reuse of Vacant Rentals

**Affordable Housing Resource Guide**

Affordable Housing Incentive Strategies

CLT (Community Land Trust) Primer

CLT Homebuyer Education – Teacher’s Guide

CLT Homebuyer Education – Buyer’s Guide

Community Allies Guide to Opportunity Zones

Community-Based Planning Guide

Creating a Local Housing Disaster Recovery

Creating Inclusive Communities in Florida

**Credit Underwriting Guide for Multi-Family  
Affordable Housing in Florida**

**Developing & Operating Small Scale Rental  
Properties**

Disaster Management Guide for Housing  
Landlord Collaboration Guidebook

**PSH Property Management Guidebook**

Residential Rehabilitation Guide

SHIP Administrators Guidebook

Surplus Lands Guidebook

Supporting Households Moving Out of  
Homelessness

Using SHIP For Rental Housing



THE FLORIDA HOUSING COALITION

# Our Thanks to the Florida Housing Catalyst Program



**AFFORDABLE HOUSING CATALYST PROGRAM**

**Sponsored by the Florida Housing  
Finance Corporation**



we make housing affordable™

**THE FLORIDA HOUSING COALITION**



# More questions? Need help with a project? Just ask!

- Technical Assistance Hotline  
800-677-4548

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